

were applied to there general average, but it is almost impossible for many to do so, if the requirements of 60 % in each branch is insisted upon.

DR. H. G. M.

TO THE MEMBERS OF THE MEDICAL SOCIETY OF THE STATE OF CALIFORNIA.

The following appeal, issued by the Journal of the South Carolina Association, is sound. Will the members of our California Society follow the excellent suggestion?

To the Owners of this Journal, the Members of the South Carolina Medical Association:

You know that reciprocity encourages business, don't you? Outside of common decency, and leaving aside mere etiquette, it's good business to stick to your friends, isn't it? Now, who is your friend—the smooth-tongued spiel-artist who swears undying love and admiration for you as long as he is in your hearing, and laughs behind your back at your ease gullibility and willingness to do business with him at an expense to himself of nothing more than a few lungfuls of hot air? Or is your friend the fellow who thinks enough of you to support your efforts for betterment and puts up his fair share of cash for the promotion of straightforward business intercourse with you and for the stimulation of legitimate professional business and its accompanying trade?

The last, you say? Certainly. There are no hopeless idiots among the owners of this Journal.

All right; so far, so good. But what are you doing for your friends who are helping you in your work? And what will you do for the pretenders who are "working" you for their own help?

Read the following colloquy, which actually occurred very recently in our hearing:

Affable Salesman, entering Doctor's office: "Doctor, I am representing the Blank and Blank Laboratories, of Analaska, and I have a very elegant preparation, of which I am going to leave you samples, of the best, positively the very best, most scientific mixture of laxative salts ever offered to your discriminating profession. This is—"

Doctor, interrupting: "Does your firm advertise in the Journal of our State Medical Association?"

Salesman, with feigned pained surprise: "Er—no. Why do you ask?"

Doctor, cheerfully: "Oh, because there's really no reason why we doctors should support a firm that is not willing and ready to support us in our efforts to better existing conditions."

Salesman, affecting indignation: "Do you mean to tell me, sir, that simply because a firm does not advertise in your Journal, you refuse to consider or test its products, no matter how superior they may be—no matter how many lives they may save?"

Doctor, sweetly: "My dear man, how many firms in this country put out the best product on the market? And how many of them come in here to tell me all about it? Do you suppose for a minute that I, or any other doctor, have time to try them all on their merits? Do you now, eh?"

Salesman, unwillingly: "Well, no, I don't suppose you have."

Doctor: "Very good. Then isn't it reasonable and proper that what testing and patronage we have to place should favor first the firms that maintain close business relations with us—our business friends?"

Salesman: "Yes, I guess that's true. I am going to take this matter up with the house. What's the Journal's business address?"

Now, the point is that the Journal needs the support of good ethical advertisers, and if every doctor who is part owner of the Journal will pursue the above line of thought, speech and action the effect would be magical. As long as these houses think

they can work us without advertising, they will hold back. It is up to us, every one of us, to treat them as if they were from Missouri, and show them! By doing this we are at the same time giving loyal support to those houses that are represented in our pages, which is only decent and proper. They are the ones to whom we should always give preference, and we again urge all of our joint owners to follow up this principle and always to insist distinctly when buying supplies that you wish and will have our advertisers' products—there are none better.

We have a most wonderful and estimable concord of thought in the profession of our State. What remains to be acquired is unity of action. Are there brains and energy enough in our membership to accomplish it? We think so.

This is practical, hard-sense talk, and we appeal to every individual member for active, intelligent co-operation.

Faithfully,
YOUR JOURNAL.

THE SAMUEL D. GROSS PRIZE—FIFTEEN HUNDRED DOLLARS.

The conditions annexed by the testator are that the prize "shall be awarded every five years to the writer of the best original essay, not exceeding one hundred and fifty pages, octavo, in length, illustrative of some subject in surgical pathology or surgical practice, founded upon original investigations, the candidates for the prize to be American citizens."

It is expressly stipulated that the competitor who receives the prize, shall publish his essay in book form, and that he shall deposit one copy of the work in the Samuel D. Gross Library of the Philadelphia Academy of Surgery, and that on the title page, it shall be stated that the essay was awarded the Samuel D. Gross prize of the Philadelphia Academy of Surgery.

The essays, which must be written by a single author in the English language, should be sent to the "Trustees of the Samuel D. Gross Prize of the Philadelphia Academy of Surgery, care of the College of Physicians, 219 S. 13th St., Philadelphia," on or before January 1, 1910.

Each essay must be typewritten, distinguished by a motto, and accompanied by a sealed envelope bearing the same motto, containing the name and address of the writer. No envelope will be opened except that which accompanies the successful essay.

The committee will return the unsuccessful essays if reclaimed by their respective writers, or their agents, within one year.

The committee reserves the right to make no award if the essays submitted are not considered worthy of the prize.

WILLIAM J. TAYLOR, M. D.
RICHARD H. HARTE, M. D.,
DE FOREST WILLARD, M. D.,
Philadelphia, June 15th, 1908. Trustees.

THE FIRE INSURANCE COMPANIES AND THE SAN FRANCISCO FIRE.

A statement endorsed by the San Francisco County Medical Society.

We, as physicians of San Francisco and members of the San Francisco County Medical Society, wish to express our gratitude to those fire insurance companies that quickly adjusted their losses after the great fire and conveyed prompt relief to those who trusted them.

It is now more than two years since that greatest of all fires, and we feel that time enough has elapsed to permit a just view of the situation. The professional classes, such as lawyers, doctors and dentists, were particularly hard hit, as their offices were in the heart of the city. During those awful days no

conveyances could be obtained and instruments, furniture and libraries, the patient collection of many years, were swept away in a few hours. In many instances no insurance at all was carried, and in many others the insurance companies were unsound or unfair. We all, however, profited, if not directly, yet indirectly, by those companies that met their obligations. The effect of their good work is lasting even now, and is enabling San Francisco to stand the present financial stringency better than almost any city in the union. We, as physicians, are profiting in the general well-being of the people.

We feel also that in making out a list we should be liberal in our construction. Any company that paid within ten per cent of the full value of its policies should be reckoned as good. We must not forget that the insurance companies also suffered, and that it was a sore trial to them to pay out suddenly the vast sums required. That so many insurance companies took their punishment so well is one of the marvels of modern finance, and that so many American companies did well is just cause for pride. And we may here express our appreciation of the gallant way our local companies met their losses. At the time of the fire there were two local companies doing business in San Francisco and their stock was mostly owned within the city. These stockholders lost not alone through their fire insurance stock, but shared with others in the general calamity. The California Fire Insurance Company paid its obligations in full as soon as the losses could be determined. The other company, the Fireman's Fund, lost very heavily, and to add to their trouble, through an accident their vaults did not hold, and consequently all their books were burned, thereby destroying evidence of either debits or credits. They, however, reincorporated, found what they owed and paid in cash, at first fifty per cent of their losses, then an additional six per cent, and gave stock for the rest. They are doing an excellent business, their stock is rated as excellent, and they have already paid a further dividend of five per cent. It is said by competent authority that those who insured with the Fireman's Fund have already received over eighty per cent of the face value of their policies, and they undoubtedly will ultimately be paid in full. This is the first time in the history of fire insurance when the local companies have not failed, and shows, as nothing else could, the ability of the business man of San Francisco to take punishment. We understand the Fireman's Fund made an excellent record in the great Chicago fire. It is an interesting thing to see the same determining principles coming down through long years in an aggregation of human beings—the personnel changes, but the spirit does not.

We hope this list may prove useful to our fellow physicians in other cities. Any city may be visited by a conflagration, and it is well to know those companies which are so amenable to public opinion as to pay their losses. Public opinion is the only force that can be relied on to compel any of them to meet their obligations, for, in the courts, they can so worry and delay you, no matter how good your case, as to make, even if fortunate enough to win, your victory a barren one. Their policies also are so worded as to enable them to contest any claim. This ingenious wording of the policies is a matter of self protection, as it is often so difficult to prove arson. If, therefore, a company feels certain arson has been committed, yet cannot prove it, they contest the payment on some other ground. In insuring, therefore, it is absolutely futile to look at the terms of the policy, as they, like those of a note one signs in borrowing money from a bank, are all formally set down. As a matter of fact, one subscribes to the conditions of such a note, knowing very well that the harsh rules will not be enforced except in case of trying to evade meeting the debt.

Many insurance companies have on their policies a notice in prominent type, "Read your policy." Do not read your policy, for if you should hand it for minute examination to half a dozen lawyers versed in insurance law they would give you just six different opinions. On the contrary, therefore, do not read your policy, but read this list. This list, which has been carefully revised from a list published in the California State Journal of Medicine of August, 1906, and according to the excellent lists given in the report of the San Francisco Chamber of Commerce and in Best's Special Report upon the San Francisco Losses and Settlements, should be kept for reference. The names of the different insurance companies are in many instances so similar, and there are so many of them that it is impossible to bear them in mind.

Aetna of Hartford.

American of Newark, N. J.

American Central of St. Louis.

Alliance of Philadelphia.

Atlas of London.

Agricultural, Watertown, N. J.

British America, Toronto, Canada.

British American, New York.

California of San Francisco.

Continental of New York.

Connecticut of Hartford.

Citizens of St. Louis.

Fireman's Fund Insurance Corporation, San Francisco.

German-American of New York (policy contained earthquake clause, which was not taken advantage of).

German-Alliance of New York (policy contained earthquake clause, which was not taken advantage of).

Glens Falls of New York.

Hartford Fire of Hartford, Conn.

Home of New York.

Insurance Company of North America, Philadelphia, Pa.

Liverpool and London and Globe.

London Assurance Corporation of London, Eng.

Law Union & Crown of London.

Mercantile Fire & Marine of Boston.

Michigan Fire & Marine of Detroit, Mich.

New York Underwriters' Agency, New York, N. Y.

New Hampshire of Manchester, N. H. (policy contained earthquake clause, which was not taken advantage of).

New Zealand of New Zealand.

Niagara of New York.

North British & Mercantile of London, Eng.

Northern Assurance Company, London, Eng.

Northwestern National of Milwaukee.

Phoenix, Hartford, Conn. (claims settled without reference to an earthquake clause its policy contained).

Providence-Washington of Providence, R. I.

Phoenix Assurance, London, Eng.

Pelican Assurance of New York.

Pennsylvania Fire of Philadelphia, Pa.

Queen Insurance Co., of America, New York.

Royal Insurance Co., Liverpool, Eng.

Scottish Union & National of Edinburgh, Scotland.

Springfield Fire & Marine of Massachusetts.

St. Paul Fire & Marine of St. Paul, Minn.

Sun Insurance Office, London, Eng.

Security Insurance Co., New Haven, Conn.

State Fire, Liverpool, Eng.

Teutonia, New Orleans, La.

Union Assurance Society, London, Eng.

Washington Fire, Seattle, Wash.

Westchester, New York, N. Y.

Western Assurance, Toronto, Canada.